FOR POSITION SEEKERS, TIMES-DISPATCH WANT ADS. FORM THE BEST ADVERTISING MEDIUM KNOWN.

The Rate For Classified Want Advertising

is 1 cent per word. Net Cash in AD-VANCE, with a minimum cost of 25 cents for each insertion. The same contemporaries to deaths, marriages, epituaries and all other classified notices. No display type allowed in the

LUST AND FOUND.

JOST, BETWEEN BIJOU THEATRE Richmond Rotet and Second and Frank-lin Street, carroo pin. Return Polk Mil-ler's. Reward.

about one thousand pounds. Libera reward if returned to FULTON BRICK WORKS.

LOST, BETWEEN BIJOU THEATRE, care, about poon Thursday, "flat mink minf." Reward if returned to MRS. J. E. WOODFIN, 922 West Grace Street, 'Phone, 1895-L.

HELP WANTED-Male

ANY INTELLIGENT PERSON MAY earn good income cerresponding for newspapers; experience unnecessary. Send for particulars, PRESS SYNDI-CATE, Lockport, N. Y.

EXPERIENCE BOOKKEEPER WANTed by Wholesale Lumber Company—We want to continence work at once, a thoroughly competent, accurate and reliable bookkeeper. Must furnish bost references as to ability and character. Address in own handwritins, stating age, experience, and salary wanted. Box 4, Lynchburg, Va.

MEN AND BOYS WANTED TO LEARN plumbing trade; pays 15 day after completing course of practical instruction at home or in our schools. Graduates admitted to union and master plumbers' association. Positions secured. COYNE BROS. CO., Plumbing Schools, New York, Chicago, Ill., Cincinnatt, O. Free catalogue.

MACHINISTS-PLANER, LATHE AND vise hands; steady employment. C. B. FORD CO., Trigg Shipyard.

THE ART SCHOOL, 1112 CAPITOL ST., is successfully teaching others to make money for themselves instead of for an employer. Why not let us teach you. No charge for first lessons. Day and bibly classes

WANTED MEN TO LEARN BARBER trade. New system. Eight weeks completes. Tools donated. Diplomas awarded. Board provided. Fostilons guaranteed when through. Write for free galalog, MOLER'S BARBER COLLEGE, 131 Prince Street, New York city.

WANTED, FOR U. S. ARMY-ABLE-bodied unmarried men, between ages of 21 and 35, citizens of United States, of good character and temperate habits, who can speak, read and write English. For information apply to RECRUPTING OFFICER, 110 E. Broad Street, Richtsond, Va.

WANTED, A YOUNG MAN WITH SUFficient experience in the dry goods business to take charge of and assist to buying for dress goods and silk department. All communications strictly confidential. C. M. GUGGENHEIMER Lynchburg, Va.

WHOLESALE DRY GOODS HOUSE wants a salesman acquainted with the trade in Southwestern Virginia, Address Box 27, Milbourne Advertising Agency, Baltimore, Md.

WANTED AT ONCE, PHYSICIAN FOR one or two months to do coal-mine practice; good pay. Address DR. T. H. WATTS, McComas, W. Va.

WANTED, A REGISTERED PHARMA-clet or assistant; references required. Address Dr. S. A. RIDDICK, Prop. Ideal Pharmacy, Smithfield, Va.

HELP WANTED—Female.

WANTED TO EMPLOY A YOUNG lady who writes well and has had some experience in bookkeeping, Apply to THALHIMER BROS., Fifth and Broad

WANTED, WILLING AND CLEAN servant that can assist at cooking in small family. Apply 16 1-2 South First Street.

WANTED, A GOOD COOK AND A chambermaid and waitress in private family of four; no washing; high wages. Address P. O. Box 513, Richmond, Va.

WANTED, A RESPECTABLE WHITE woman to do cooking and general house-work for a family of three, Apply to Box 28, Ashland, Va.

WANTED, A CHAMBERMAID TO LIVE on the premises; none need apply without good references, 466 W. Franklin.

REAL ESTATE-For Rent.

FOR RENT, STORE ON EAST FRANK-lin Street, near Old Market; one of the best locations in the city; suitable for almost any business; rent cheap. Ad-dress C., 324, care this office.

FOR RENT, THE JEFFERSON LAUNdry, with boller, engine, shafting and laundry machinery. Possession to be given December 17th, 1966. Apply to THOS. F. JEFFRESS, 22 Mutual Bids.

POR RENT, FINE BUILDINGS SUITable for light or heavy manufacturing; Southern Railway and water connections, Address C. B. FORD CO. 'Phone 2028, Trigg Shipyard.

FOR RENT-OFFICE IN MUTUAL building. Furniture and Fixtures for sale. Apply Room 900.

REAL ESTATE--Wanted.

FARM WANTED -- SEVERAL HUN-dred acres cleared, and sufficient timber for use. Not more than 2 miles from station, must be in good shape; healthy neighborhood. Give particulars in an-swering. F. 315, case this office.

FLAT WANTED.

WANTED, FIRST OR SECOND-STORY gat with modern conveniences, or will nake equitable arrangement with mar-ried counle for the joint occupancy of soite in Shenandoah Apartments. Refer-ences exchanged. Address 1, 3%, care this office.

FLAT FOR RENT.

WANTED, TENANT FOR GHT AND soug Cat, 6 rooms, furnished or unfurnished. A. 3/9, care this office. ROOMS FOR RENT.

MARSHALL ST. W. 401-FOR RENT, second story front room, with or without board furnished, or furnished lady or gentleman. 401 W. Marshall,

BOARDING. -

GRACE E. 708.—PERMANENT, TRAN-sient and table boarders. A room al-ways fo reransient lodgers.

WINES AND LIQUORS,

WRITE OR 'PHONE PHIL G, KELLY for Family Liquors, Largest stock Maryland and Kentucky Straight Whis-kies. The good quality of our \$2.00 Straight Rye will surprise you. Frices range from the above to i.u., according to ago and quality. Neat, plain packages. No charge for vessels or packing. Express prepaid on goods over \$4.00 par gallon. Liberal reductions on large orders. Write for complete price list.

CHICKEN WHEAT.

CHICKEN WHEAT, 500 BAISS, \$1 EACH,
Apply Warehouse, Seventeenth and
Dock, WARNER MOORE & CO. REMOVAL NOTICE.

SCHNURMAN HAS REMOVED TO 918 Main Street. 'Phone 1930.

PIANOS AND ORGANS.

HIGHEST GRADE INSTRUMENTS freight prepaid, at lowest factory prices ESTEY, ORGAN AGENCY, American Bank Building. FURNITURE AND CHINA PACKING.

FURNITURE AND CHINA PACKED and shipped with care. JACOB UM-LAUF, 705 West Main Street

HOME FURNISHERS.

FOR YOUR FURNITURE, PICTURES, Carpets, Stoves and house furnishing it will pay you to call on the Cosy Home Makers, they will sell you for cash or credit, THE J. F. VAUGHAN CO., INC., 398 and 310 North Fifth Street.

. MILLINERY.

SPECIAL LOW PRICES ARE OFFER this week; some great bargains. MRS. WORTHAM, 216 North Third Street. COAL AND WOOD.

FUEI, SEEKERS CALL AT 1201 WEST Broad and Howe and Marshall that I may exhibit the latest facilities for handling wood. I am the only dealer of this city that is prepared to save you 50c. to cord, oak or pine. Would like you call or 'phone. 1-2 Cord mixed, \$2.60; Splint, \$4.50 ton. All kinds of Antracite. I am known as the woodman, and if you will come up will explain it to you. "Phones 1069, 1330. E. T. LONG.

DENTISTRY.

SOUTHERN DENTAL ROOMS. OPPO-site the postoffice. Phone 32%. Exam-inations and estimates free.

FOR CHEAP AND DRY STORAGE rooms apply to RICHARDSON & CHAPPELL, Storage Department. Bel-videre Building. 501 W. Main Street.

RUBBER BOOTS-HALFSOLED WITH rubber like new: 75c. for mens, 65c. for boys', 69c. for ladies', 49c. for children, patches, 15c. and upwards. All kinds of rubber goods repaired. DREW'S ELEC-TRIC SHOE FACTORY, 716 East Main. 'Phone 2567. Send anywhere.

INSTRUCTIONS.

DRESS CUTTING SCHOOL—SCIENTIF-ic dress cutting taught; simple, practi-cal, perfect. For terms apply 112 South First Street, city.

WEATHER FORECAST.

WHEN THE WIND BLOWS OR THE rain fulls, take a package of Calller's home to make the sun shine. Sold at all leading confectioners.

SPENCE, 22 AND 24 N. NINTH ST., HAS
the largest and best assortment of
Trunks, Satchels. Flasks, Card Cases
and Leather Novelites over showner
this city, and at the lowest prices. If
your trunk or bag is out of order, 'phone
us; we will call for it and return it same
day. Our motto: One hundred cents for
your dollar. E. H. SPENCE, 22 and 24
N. Ninth Street.

WE WANT YOU TO CALL AT 703 EAST Broad Street and convince yourself that we have the largest and best line of Trunks and Traveling Necessities in the city; repairing done. H. W. ROUN, TREE & BRO., Trunk and Bang Co.

FURNITURE REUPHOLSTERED LIKE NEW. FURNITURE REPAIRED AND FURNITURE PACKED AND SHIPPED. OLD MATTRESSES MADE OVER LIKE NEW. ALL GRADES OF NEW MATTRESSES AT JACOB UMLAUF. 'PHONE 3292, 705 WEST MAIN STREET,

BAKERY.

IF YOU WANT A REALLY GOOD Fruit Cake, we have it for 20c., 25c., and 30c. pound. NI9W YORK BAKERY. HAVE YOU EVER TRIED SPRING LER'S? They are fine, German Ant-seed Sponge Cakes, 20c. a pound, at NEW YORK BAKERY.

ALL KINDS OF CHRISTMAS CAKES, Ples and best Brend at NEW YORK BAKERY, 49 W. Broad street, 'Phone 259.

Tee=Dee Branches

The following Branch Offices have been The conowing Branch Onices maye been established for the benefit of those living at a distance from the Main Office of The Times-Dispatch. The Tee-Dee Wants left at any of these branches will receive the same careful attention as though they had been left at the Main Office, and there will be no extra cost to the advertiser: tiser:
SLAUGHTER'S DRUG STORE, Twentyfitth and Venable Streets.
W. F. EANES, 2613 East Broad Street.
A. A. SCOTT, Twenty-litth and Broad ROBERT J. WILLIAMS, Twenty-first and Marshall Streets.
TARRANIS, GRANT & CO., Foushee and

TARRAN 15, GRANT & CO., Foushee and Broad Streets.

G. W. LATTIMER, NO. 800 West Marshall Street.

THOMPSON'S CRUG STORE, No. 1821

I. L. BEVERIUGE, Brook Avenus and Clay Street.

G. W. LATTIMER, NO. 800 West Marshall wile yeight years old. BEN TERRY, Clarksville, Va.

West Main Street.

Clay Street.

G. W. LATTIMER, No. 800 West Marshall street.

Clay Street.

G. W. LATTIMER, No. 800 West Marshall street.

G. W. LATTIMER, No. 800 West Marshall street.

MISCELLANEOUS.

CAN YOU APPORD TO LORE GOOD material and waste time experimenting? If not, just use the reliable DUNIOR IN 1918.

G. W. LATTIMER NO. 800 West Marshall street.

MISCELLANEOUS.

CAN YOU APPORD TO LORE GOOD material and waste time experimenting? If not, just use the reliable DUNIOR TATENT FLOUR. For sale by all grocers.

CIT D.

Street, corner Friedman, No. 2027 East
JUDSON CUNNINGHAM, No. 2027 East
Islam, corner I wenty-first
PINE SI REET PHARMACY, No. 334
South Pine Street.
POINDEXTER-KHKK-PARRISH CC., No.
12 East Broad Street.
THE PARAGON PHARMACY, No. 801
WATCH REPAIRED OR CLEANed by Wal. TOHIEN, Jr., is a guarantee
EATON PHARMACY, Twenty-eighth and
N. Street.
EATON PHARMACY, No. 119 Cynai
EATON PHARMACY



Hush, baby, my doll, I pray you don't cry.
And I'll give you some bread and some milk by-and-by.
Or, perhaps you like custard, or maybe a tart.
Then to either you are welcome with all my heart.
(Find her brother and sister.)
Solution to Wednesday's puzzle: One in tree on right, one above hunter's head, third back of tree to right, fourth formed by neektle and lifth by sky.

FOUR FULL QUARTS WESTOVER (best the world over), 10-year-old rye, delivered to you, charges prepaid, for \$1,90. Nice premium with first order. If not well satisfied, after testing, return charges, collect and your money cheerfully refunded. Neat, plain packages. Delivered in Richmond or Manchester for \$2.85. PHIL. G. KELLY, Richmond, Va.

TRIGG SHIPYARD EQUIPMENT, CONsisting of machinery, tools, store-room supplies, MOTORS, 3-H.-P. to 200 H.-P. EELITING, single and double leather. Shafting, pulleys, hangers, etc.; lumber and fire wood, cheap. S. M. TOMLINSON, Richmond, Va.

FOR SALB, TWO FINE TEAMS, large, young; more mules, sound and ready to work; also fresh helfers. STONERIDGE STOCK FARM, 21-2 miles south of Fulton on Osborn Turnpike. 'Phone 446L.

ALBEMARLE SWEET CIDER BY EAR-rel or ear load; also manufacturers of superior snow white corn meal. Write for prices. GREENWOOD GRIST & CIDER MILLS, Greenwood Depot, Va. FOR SALE-\$15,000 WORTH OF FIRST mortgage 5 per cent, five and ten year bonds on approved real estate securities. Write VIRGINIA GUARANTY AND TRUST CORPORATION, Newport News, Va.

FOR SALE CHEAP, ONE MEDIUM-sized roller-top desk, two desk chairs three ordinary chairs, one table, at buyer's price. Call or write GEO. P. HOYT, 54 Chamber of Commerce Bldg.

HAVING NO FURTHER USE FOR her, will sell, very cheap, gentle mare; anyone can drive; stands without hitch-ing. Address J., 323, care this office.

COMPTOGRAPH ADDING MACHINE, good as new used five weeks, cost \$125; big burgain if sold at once. Address C, E, TOWNSEND, Norfolk, Va.

ELEGANT \$375 BURROUGH'S ADDING Muchine, good as new; will sell at big discount for cash or good note. Ad-dress Box \$28, Norfolk, Va. PANCAKES THAT PAN OUT TO THE liking of the whole household are hatch-ed out from DUNLOP PATENT FLOUR Ask your grocer for it.

COUCHES, MATTRESSES, IRON BEDS and Pictures on easy terms. LEVY & KASS, 23 W. Broad Street, 'Phone 1036.

CHICKEN WHEAT, 500 EAGE, 31 EACH, Apply Warehouse, Seventeenth and Dock. WARNER MOORE & CO.

PERSONALS.

DON'T SPOIL YOUR FANCY COOK-ing by using cheap Extracts; use the best at any price, "SAUER'S."

VALUABLE PRESENTS FREE"SAUER'S" Extract cartons will be redeemed up to June 15, 1906, as follows:
One 180, carton, one Universal coupon;
one 25c carton, three Universal coupons,
Write THE C. F. SAUER CO. for catalogue of valuable presents. Imported
Calendar for six 10 cent cartons.

THE NAME "SAUER'S" STANDS FOR pure Flavoring Extracts.

THANKING MY FRIENDS AND THE public for past favors, I wish to announce that I will, begin retailing milk at 7c, per quart January 1, 1906. LOUIS D. ELLIS, 'Phone 4899R, R. F. D. No. 1, City.

ARE YOU INTERESTED IN HAVING good pastry? Can you take chances on the pastry flour you use? Dunlop Patent Flour is always reliable. For sale by your grocer.

COUCL'ES AND MATTRESSES MADE to o.der on easy terms. LEVY & KASS. 23 W. Brond Street. Phone 1036. NOTICE.

NOTICE-IF YOU WILL SEND ME \$2.5 I will send you a gallon of corn wiskey eight years old. BEN TERRY, Clarksville, Va.

FOR ORIGINAL ANTIQUE FURNI-ture, etc., at right prices, see L. N. ARNALL, 318 Brook Avenue. REMOVAL NOTICE

BCHNURMAN HAS REMOVED TO 918

CANOPIES ERECTED AT SHORT No-tice for weddings, receptions, etc. 'Phone 2578. H. E. COPELAND & CO., 108 North Ninh Street.

TUXEDO AND DRESS SUITS. TUXEDÒ AND DRESS SUITS FOR HIRE at SCHNURMAN'S, 918 Main.

FLOOR COVERING. CRASH COVERING FOR FLOORS hired for wedding receptions, etc., by H. E. COPELAND & CO., 108-N. Ninth Street. 'Phone 2576.

SEALED PROPOSALS.

NOTICE TO RAILROAD CONTRACtors—We are prepared to let the grading and masonry on 10s miles of the
Tidewater and Deepwater Railroads,
extending from Roanoke, Va., 10s miles
west into West Virginia. The work is
west into West Virginia. The work is
very heavy rock work; the line nearly
paralelling the Norfolk and Western
Railroad. The work consists of a number of short and long tunnels, heavy
steam shovel work and many miles of
good station work. The heavy work
will last two years.
Plans, profiles and instructions for
seeing the work can be obtained at our
office, 301 and 302 Terry Building, Roanoke, Va., where our Mr. A. F. MacArthur will be prepared to meet contractors on and after Decender 10th,
Profiles may be seen and further information obtained from our Gieeral
Office, 810 Fisher Building, Chicago, III.,
or from our New York office, Hanever
Bank Building, New York city, or from
the following:
A. B. Koenig, 612 Walnut St., St. Louis,
Mo.
Atwood's Labor Agency, 303 S. Tweifth
St., Omaha, Neb.

Atwood's Labor Agency, 303 S. Tweifth St., Omaha, Neb.
Atwood's Labor Agency, 502 Union Avenue, Kansas City, Mo.
Atwood's Labor Agency, 1711 Market St., Denver, Col
Atwood's Labor Agency, 131 Twenty-fifth St., Ogden, Utah.
Miller & Nichols, 8 S. First St., Mineapolis, Minn.
Miller & Nichols, Third St., St. Paul, Minn. Northwestern Labor Agency, Duluth Minn, MACARTHUR BROS, CO.

Franklin, Va., Dec. 20, 1905.

SEALED BIDS WILL BE RECEIVED until January the 22d, 1908, for forty thousand dollars (\$10,000) 5 per cent. water and sewerage bonds. Send sealed proposals to Mr. W. T. Pace, recorder, All needed information will be furnished by the committee upon application. The Council reserves the right to reject any and all bids.

(Signed)

C. C. VAUGHAN SP

C. C. VAUGHAN, SR., I. E. HOWELL, J. R. KNIGHT, Committee. CHAS S. YORK, Consulting Engineer,

CENTRAL STATE HOSPITAL, PEtersburg, December 27, 1996. Scaled proposals for furnishing this hospital with supplies for the quarter ending March 31, 1906, will be received until 6 o'clock P. M. January 6, 1998. The special board reserves the right to reject any or all bids. All supplies to be delivered at the hospital free of charge, List and character of articles needed may be obtained at the hospital, or from JOHN E, GRAVES, Steward.

Seeing Richmond Automobile.

Delightful two-hour trip through historic Richmond. Leave hotels daily and Sunday, 10 A. M. and 2 P. M. Round trip, 31. Special Reservoir trip, 4 P. M., 50c. 'Phone 2823 for special reservation and private carg.

TAX NOTICE.

Office Collector of City Taxes, Room 7, First Floor, City Hall, Richmond, Va., Dec. 1, 1995.

Room, FIRST 5,507, OR Halls
Relemond, Va., Dec. I, 1995.

NOTICE TO LAXPAYERS.

THE LAST HALF OF CITY TAXES,
REAL ESTATE AND PERSONAL, for
1995, IS NOW DUE AND PAYABLE at
this office, male 21 years of age, and
EVERY person keeping house or doing
business in the city is assessed for personal taxes. Those who have not paid
any city taxes during the year will please
call and settle, so as to avoid being posted as delinquents.

CITADINECTION BILLS are also due
and will have to be declared delinquent if
not paid on or before end of years

FIVE PER CENT, will be added to last
half if not paid on or before DECEMBER

ASS.

sist. Interest at SIX PER CENT, also attaches to all bills as soon as reported defining and the particular attention is called to the above, as under an ordinance passed by the City Council there can be no avoidance of the penalty.

AMUSS IENTS.

Bijou-Dan Ryan.

Sat. Mat., THE THREE MUSKETEERS. Sat. Night, THE THREE MUSKETEERS. Next week, "90 and 9." Night prices at New Year's matinee.

Academy, New Year Day Creston Clarke

In His Popular Success, MONSIEUR BEAUCAIRE, Prices: Night, 25c to \$1.00; Matinee, 25c o 75c. Seats on salo.

ACADEMY. JOHN GRIFFITH,

RICHARD III. Prices: Night, - - - 25c. to \$1.00. Matinee, - - - 25c to 75c.

The Valentine Museum ELEVENTH AND CLAY STREETS. OPEN 10 A. M. TO 5 P. M. ADMISSION, 250.

FREE ON SATURDAYS. DISSOLUTION NOTICE

PARTNERSHIP DISSOLUTION.
Richmond, Va., Dec. 2, 1905.
THE PARTNERSHIP HERETOFORE.
Exasting between George N. Skipwith
L. K. Shepherd and M. S. Olds, trading
and doing business as Olds & Company,
conducting the Olds Restaurant, was on
the 1st day of December, 1905, dissolved
by mutual consent.
GEORGE N. SKIPWITH,
L. K. SHEPHERD,
M. S. OLDS.

MEETING.

Stockholders' Meeting of Rosney Iron and Lumber Company, Limited.

THE ANNUAL MEETING OF THE stockholders of the Rosney Iron and Lumber Company, Limited, will be held at the office of the company at Rosney, in the county of Buckingham, in the State of Virginia, on the second Monday of January, 1996, between the hours of 3 and 4 o'clock P. M., for the election of two directors for the next ensuing three years, and the election of one director to fill the unexpired term of John L. Reifsnider, Sr., deceased, and the transaction of such other business as may come before the meeting.

FRANK T. SHAW.

President.

President.
CHARLES T. REIFSNIDER, JR.,
Secretary.

Office of
Guarantee Building Corporation,
Times Building,
Richmond, Va., Dec. 23, 1906.
THE ANNUAL MEETING OF THE
stockholders of this corporation will be
held at its office, No. 6 North Tenth
Street, Tuesday, January 9, 1906, at 4:30
o'clock P. M.
GEORGE C. JEFFERSON,
Secretary.

City Bank of Richmond,
Richmond, Va.
Richmond, Va.
THE REGULAR ANNUAL MEETING
of the stockholders of this bank will be
held on Monday, January 8, 1906, at 11
o'ctock A. M. The books, for the transfer of stock of this bank will be closed
from December 29th at 12 o'ctock noon
to January 8th at 12 o'clock noon.
J. W. SINTON.
Cashier.

TO THE COMMON STOCKHOLDERS of the Jamestown Exposition Company; The annual meeting of the stockholders, for the purpose of electing directors and the performance of such other duties as may properly come before the meeting, will be held at the Atlantic Hotel, Norfolk, Va., Tuesday, January 16, 1909, at 4 o'clock P. M. G. T. SHEP-PERD, Secretary.

Manchester, Va., Dec. 23, 1995.
THE REIGULAR ANNUAL MEETING
of the stockholders of the Manches
ter Paper Twine Company will be held
at the office of the company, in Manchester, Va. on Monday, January 8,
1806, at 4:30 o'clock P. M.
STANLEY REED,
Secretary.

The Savings Bank of Richmond,
1117 East Main Street.
Richmond, Va., Dec. 19, 1905.
THE REGULAR ANNUAL MEETING
of the stockholders of this bank will
be held at the banking house Thursday,
January 11, 1996, at 4 o'clock P. M.
JAMES M. BALL,
Cashler.

Richmond, Va., December 9, 1905.
THE ANNUAL MEETING OF THE
Stockholders of the Broad Street Banks,
Richmond, Va., will be held at their
banking-house on TUESDAY, January
9, 1906, at 4 c/clock P. M.
ANDREW M. GLOVER,
Cashler

Granito Building Company,
111 E. Main Street,
Richmond, Va., Dec. 20, 1995.
THE REGULAR ANNUAL MEETING
of the stockholders of this company wil
be held at its office on Tuesday, Januar
9, 1998, at 5 o'clock P. M.
Secretary and Treasurer.

The State Bank of Virginia,
Richmond, Va., Dec. 23, 1905.
THE ANNUAL MEETING OF THE
Stockholders of this Bank will be held in
their Banking House Wednesday, Janunry 10, 1908, at 12 o'clock M.
WM. M. HILL, Cashier.

THE ANNUAL MEETING OF THE stockholders of the First National Bank of Richmond, Va., will be held in their banking house, at 1104 East. Main Street, Richmond, Va., on Tuesday, January 9th, 12 M.

JOHN M. MILLER, JR.,

Cashler. THE ANNUAL MEETING OF THE stockholders of the Capital Savings Bank will be held in the banking-rooms in the Mutual Building on Tuesday, January 9, 1906, at 4 P. M. RO. M. KENT, JR., Cashler.

THE ANNUAL MEETING OF THE stockholders of the Virginia Trust Company will be held at the office of the company, No. 12°0 East Main Street, Richmond, Va., on Tuesday, January 16, 1905, at 12 o'clock noon.

L. D. AYLIETT, Secretary.

Richmond, Va., Dec. 6, 1966,
THE REGULAR ANNUAL MEETING
of the shareholders of the American
National Bank will be held at its lawking house on TUESDAY, January 9,
1906, at 12 o'clock noon.
O. B. HILL, Cashier. THE ANNUAL MEETING OF THE Stockholders of the Hank of Commerce and Trusts will be held at its office Tuesday, January 9th, at 1 o'clock P. M. J. D. LECKY, Secretary.

THE REGULAR ANNUAL MISETING of the Stockholders of the Wingo, Ellett & Crump Shoe Company will be held in the Company's office of Manchestor. V

DIVIDEND NOTICE.

West End Home Building
Found Association,
192 E. Main Street,
Richmonő, Va., Dec. 23, 1960.
AT A MEETING OF THE BOARD OF
Dicctors of the West End Home Building Fund Association, held at the office
of the President, Richmond, a Dividend
of One Dollar and a Half Per Share on
the Capital Stock was ordered to be paid
to Stockholders of register on December 39, 196, by check on January 6, 1965.
The transfer books will be closed from
December 30th, 1905, to January 6th, 1905.
GEO. J. ROGERS, Secretary.

THE BOARD OF DIRECTORS OF THE Richmond, Fredericksburg and Potomac Railroad Company has declared a semi-sanual dividend of four and a half dollars (\$4.50) a share upon its Common Stock and Dividend Obligations, payable January 2, 1906. Transfer books will be closed after December 20, 1906. Until January 3, 1906. Checks will be mailed to all holders. Change of postorice-address should be notified to the undersigned.

F. J. DUKE,
Treasurer.

PAYABLE ON AND H. SMITH, Cashler.

Cashler.

City Bank of Richmond,
Richmond, Va.

THE DIRECTORS OF THIS BANK
have declared the usual semi-annual
dividend of three per cent. payable on
and after January 2, 1906. Checks will
be mailed.

Cashier.

AT A MEETING OF THE BOARD OF Directors of the German - American Banking and Building Company, held at the Company's Office, December 19, 1906, the regular semi-annual dividend of 3 per cent. (free of tax) was declared, payable to stockholders on and after January 2, 1906.

Richmond, Va., Dec. 21, 1905.

THE DIRECTORS OF THIS BANK have declared a dividend of 31-2 per cent., payable on and after January 2, 1906.

The State Bank of Virginia, WM. M. HILL, Cashier. VIRGINIA TRUST COMPANY.
Richmond, Va., Dec. 19, 1905.
THE DIRECTORS OF THIS COMPANY have this day declared a semi-annual dividend of two per cent. (free of tax), nayable on and after January 2, 1906.
Dividend checks will be malled.
L. D. AYLETT,
Secretary.

The National Bank of Virginia,
Richmond, Va., Dec. 20, 1905.
THE DIRECTORS OF THIS BANK
have to-day declared the usual SemiAnnual Dividend of 2½ per cent (free
of tax) on the capital stock of the bank,
payable on and after January 2d, 1906.
W. M. ADDISON, Cashier.

DIVIDEND NUMBER 21.
THE REGULAR QUARTERLY DIVIdend of 11-4 per cent, upon the capital
stock of this Bank has been declared,
payable January 1st, 1906. Checks will
be mailed.

THE REGULAR QUARTERLY DIVIdend of 11-1 per cent, upon the capital
stock of this Bank has been declared,
payable January 1st, 1906. Checks will
be mailed.

AMERICAN NATIONAL BANK,
By O. B. Hill, Cashier.

UNION BANK OF RICHMOND, RICHmond, Va., Dec. 28, 1965. The directors
of this bank have declared a semiannual dividend of 6 per cent, or 13
per share, payable to the stockholders
on and after January 2, 1906, W. R.
MASSIE, Cashier.

DIVIDEND NUMBER.

DIVIDEND NUMBER 1,
A DIVIDEND OF ONE PERCENTUM
upon the capital of the Bank of Commerce and Trusts has been declared,
payable January 1st, 1906. Checks will
be mailed.

A. RANDOLPH HOLLADAY, Vice-President Richmond, Va., Dec. 21, 1905.
REALTY BOND AND TRUST GO.—THE
Board of Directors have this day de-clared their usual semi-annual Dividend
of 2 per cent, payable January 2, 1904.
Checks will be mailed to Stockholders.
W. L. WALTERS, Cashier,

RICHMOND COLLEGE.

JANUARY 1, 1906. For new Bulletin containing full

announcements apply to President F. W. BOATWRIGHT.

Woman's College

the South for the education of young ladies. Large and able Faculty in all departments. Students can enter to advantage after the holidays.

INSURANCE CASE

More Witnesses Heard Than On Any Day Since Investigation Began.

MONEY DECISION

Attorney Jerome in Receipt of Copy of All Evidence Submitted

Richmond, Va., Dec. 21, 1905.

THE DIRECTORS OF THE MERchant's National Bank have this day declared their semi-annual dividend of 5 per cent, out of the net profits for the last six months, on the capital stock, payable to the stockholders on and after the first day of January, 1906, free of tax. Checks covering dividend will be mailed.

J. F. GLENN.

(By Associated Press.)

NEW YORK, December 28.—Louis F. Payn and J. Ryder Cady, who was employed at times as counsely Mr. Payn will be the latter was State superintendent of insurance, were the wilnesses to-day before the Insurance Invasibation. mittee, who furnished practically all of

Cashler.

Robert Harding Company, Inc., Publishers of Pell's Periodicals.

THE BOARD OF DIRECTORS ILAVE this day declared the regular semi-annual dividend of 1 per cent. upon the preferred stock of this company, payable out of the earnings of the six months ending December 31, 1905. Checks for same will be mailed January 2, 1906.

E. N.*NEWMAN.
Dec. 22, 1805.

Treasurer.

Virginia Fire and Marine Insurance Co., Richmond. Va., Dec. 29, 1805.

THE BOARD OF DIRECTORS OF THIS company has this day declared the regular semi-annual dividend of 1 per cent, payable January 1, 1906. Transfer hooks will be mailed to all stockholders. Change of postoffice address, should be notified to the company.

WM. H. MCARTHY, Secretary.

THE BOARD OF DIRECTORS OF THE Cady in Investigation.

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Cady in Investigation wittensive the interesting testimony, notwithstand-ling the fact that more witnesses were also that more witnesses were an investigation began.

In Payn was called to complete his testimony, interrupted by adjournment yesterday, and in reply to one of the regular questions asked him emphatically denied the report that he had received with the interesting testimony, notwithstand-ling the fact that more witnesses were also the investigation began.

Vestimony, interrupted by adjournment yesterday, and in reply to one of the summer upstrong, and in reply to one of the summer company to write its own report of an top of the properties of the report that he had received the report that he had received the report and allowed that company to write its own report of an top of the properties of the report of the summer company and him emphatically denied the report that he had received the report and allowed that company in the summer company and this series in the interesting testimony, interrupted by adjournment yesterday, and in reply to one of the sextimony, interrupted by adjournment yesterday, and in reply to one of the sex

WM. H. McCartill,
Secretary.

THE BOARD OF DIRECTORS OF THE
First National Bank of Richmond, Va.,
has declared a semi-annual divined of
four per cent. (tax paid), on its capital
stock of \$60,000.00. Checks aggregating
\$24,000 will be maided to stockholders on
December 20th., Transfer books will be
closed from December 20th to January
2d.

Planters' National Bank,
Richmond, Va., Dec. 22, 1908.
THE DIRECTORS OF THIS BANK
have to-day declared the usual semiannual dividend of six per cent. (free
of tax), on the capital stock of the
bank, payable on and after January 2,
1806.

RICHARD H. SMITH,

Cady in Investigation.

Judge Cady was brought into the investigation by reason of his having appeared before Mr. Payn, in the interests
of the Prussian Insurance Company's
secking admission to the State, This application was denied by Mr. Payn, but
McCurdy, of the Mutual Life unsurance
Company, asked that this permission be
ded up until he could see Mr. Payn,
This request was granted. President
McCurdy, of the Mutual Life would pay any money
of tax), on the capital stock of the
bank, payable on and after January 2,
1806.

RICHARD H. SMITH,

he refused.

The New York office of the insurance department was inquired into when Robert Hunter, deputy superintendent, was called. Mr. Hunter could add nothing as to the conduct of the insurance department to what had already been supplied. It was braught out that the conduct of the surance department to what had already been supplied. It was braught out that the conduct of the surance of t plied. It was brought out that through his influence he had a medical examiner of the Equitable Life Assurance Society in Poughkeepsie discharged.

In Coughkeepsie discharged.

Some Accumulative Evidence.

Accumulative evidence on the allotment of the 1.00 shares of stock of the Lawyers Mortgage Insurance Company, which while held for the Mutual Life. Insurance Company, which while held for the Mutual Life Insurance Company, which while held for the Mutual Life. In the examination of Adrian Iselin and G. G. Haven, of the finance committee, and of Frederick H. Cronwell, the present netting president of the Mutual Life.

Henry Morganthau, of the Lawyers Mortgage Insurance Company, told how Mr. McCurdy had become indignant because he had not been alloted shares in the "Lawyers" Title Insurance and Trust Company, and to appease him a block of Lawyers Mortgage Insurance Company stock was offered him, but he would not take it, and further cave Mr. Morganthau to understand that no application for loans from either company would rejectly consideration from line Matual Life. When Mr. Cronwell was on the stand he was asked what consideration he had given to economics in the Mutual Life.

Million Dollar Savings .

Million Dollar Savings . He said he could not give exact figures for the record, but that there would be a saving of perhaps a million and a half dollars next year. He added that the most unpleasant duty he had had to per-form year that

insurance to his company. He will resume to-morrow.

District Attorney Jerome to-day received a copy of all the evidence thus far submitted to the insurance investigation committee. There are numerous volumes. volumes.

Acting District Attorney Nott said that a special grand jury probably will be empaneled in February to consider the

testimony. WINTER TOURIST RATES, VIA THE ATLANTIC COAST LINE RAILHOAD.

Winter Tourist tickets are now on sale to all Southern Winter Resorts, via the Atlantic Coast Line. This line is the Shortest, Quicket and most Elegantiy Equipped between the North and South. It offers to health and pleasure resekers service equalled by none. You make no change to Florida points; have twe through trains daily.

Full information, apply to agents of the Company, or

Company, or C. S. CAMPBELL, D. P. A. Richmond, Va.

REDUCED RATES TO ALL WINTER RESORTS, VIA SEABOARD AIR LINE, THE FLORIDA SHORT LINE, LINE, The SEABOARD begs to announce that they now sell round trip tickets to all southern winter resorts at greatly reduced rates. "TWO DALL" OUT CHANGE, TO FLORIDA, with Carscars, Pullman sleeping cars and coaches. The shortest line to Florida by many miles. For Winter Tourist Book, giving list of hotels, etc., and all information, call or write to any SEABOARD agent, or to "W. M. TAYLOR."

H. S. LEARD, District Passenger Agent, Sto East Main Street, Richmond, Va.

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